

Exhibit 7



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行 政 处 罚 决 定 书

苏银监罚〔2015〕28号

单位名称：招商银行南京分行

地 址：南京市汉中路1号

根据《中华人民共和国银行业监督管理法》、《中华人民共和国行政处罚法》等有关规定，我局对你分行非法扣划单位存款、流动资金贷款被挪用行为进行了立案调查、审理，并依法向你分行告知了作出行政处罚的事实、理由、依据及你分行依法享有的权利。现已调查、审理终结。

经查明，你分行存在以下违法违规行为：

一、非法扣划单位存款

2014年12月30日至31日，你分行在企业未出具书面授权、也未与企业签署书面协议的情况下，仅凭银行客户经理签字的《保证金收取通知书》，即从8户企业的存款活期结算账户扣划款项，转入为企业新开立的保证金账户，用于缴存贷款的活期保证金。

上述行为违反了《商业银行法》第五条和第六条。根据《商业银行法》第七十三条的规定，现对你分行作出如下行政处罚：罚款20万元。

二、流动资金贷款被挪用

2014年3月27日，你分行向宿迁XX有限公司发放1笔流动资金贷款，其中部分贷款资金受托支付后被挪作结构性存款，你分行以结构性存款质押为宿迁XX有限公司签发了银行承兑汇票。

上述行为违反了《流动资金贷款管理暂行办法》第九条的规定。根据《银行业监督管理法》第四十六条以及《中国银行业监督管理委员会行政处罚办法》第十五条的规定，现对你分行作出如下行政处罚：罚款20万元。

综上，我局对你分行上述两项违法违规行为合计罚款40万元。你分行应自收到本行政处罚决定书之日起十五日内，将罚款汇至中国银行业监督管理委员会财

务会计部（中央财政汇缴专户），开户银行：中国光大银行北京中关村支行，账号：7508018800002XXXX。

如不服本行政处罚决定，可以在收到本处罚决定书之日起六十日内向中国银监会申请行政复议，也可以在收到本处罚决定书之日起六个月内向有管辖权的人民法院提起诉讼。复议期间本决定不停止执行。逾期不履行本决定的，我局将采取以下措施：

- （一）每日按罚款数额的百分之三加处罚款；
- （二）申请人民法院强制执行。

2015年9月10日

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Administrative Penalty Decision

Su Yin Jian Fa [2015] No. 28

Entity Name: China Merchants Bank Nanjing Branch

Address: No. 1 Hanzhong Road, Nanjing

Pursuant to the Banking Supervision Law of the People's Republic of China ("**Banking Supervision Law**") and the Law of the People's Republic of China on Administrative Penalty, we have docketed and investigated the claims of illegal deduction of deposits and misappropriation of current fund loan against your branch. We have informed you the facts, reasons and grounds of the administrative penalty, as well as the rights you have under the law. The investigation is hereby concluded.

We find that your branch has the following violations:

I. Illegal Deduction of Corporate Deposits

From December 30, 2014 to December 31, 2014, your branch, without obtaining authorizations from or entering written agreements with, eight companies, and based solely on the "Margin Receipt Notice" signed by the bank client manager, deducted funds from the current account of the eight companies, transferred the same to the newly-opened margin account of the eight companies and used the funds as the current guarantee to pay loans.

Such conduct violates Articles 5 and 6 of the Law of the People's Republic of China on Commercial Banks. Pursuant to Article 73 of the Law of the People's Republic of China on Commercial Banks, we hereby impose a fine of RMB 200,000 yuan as administrative penalty.

II. Misappropriation of Current Fund Loan

On March 27, 2014, your branch issued a current fund loan to Suqian XX Co., Ltd, and transferred, without authorization, part of the loan to a structured deposit after being entrusted with the payment. Your branch then pledged the structured deposit to Suqian XX Co., Ltd and issued a bank's acceptance bill.

Such conduct violates Article 9 of the Provisional Measures for the Administration of Working Capital Loans. Pursuant to Article 46 of the Banking Supervision and Management Law and Article 15 of the Administrative Measures of the China Banking Regulatory Commission, we hereby impose a fine of RMB 200,000 yuan as administrative penalty.

The total administrative penalty is RMB 400,000 yuan on the above two violations. Your branch shall remit the fine to the China Banking Regulatory Commission within fifteen days from the date of receipt of the Bank's administrative penalty decision by wiring the funds to the Accounting Department (Central Financial Remittance Special Account), China Everbright Bank Beijing Zhongguancun Sub-branch, account number 7508018800002XXXX.

To challenge this administrative penalty decision, you may appeal to the China Banking Regulatory Commission for administrative reconsideration within 60 days from the date of receipt of the penalty decision, or you may appeal to the people's court with jurisdiction within six months from the date of receipt of the penalty decision. In the event that your branch appeals the decision, the decision will not be suspended during the reconsideration. If your branch fails to perform timely under this decision, we will adopt the following measures:

(1) impose an additional daily fine of 3% of the total fine under this decision and

(2) apply to the people's court for enforcement.

September 10, 2015

CERTIFICATION

I declare under penalty of perjury under the laws of the United States that I am an Associate employed by White & Case LLP in New York, that I am proficient in the English and Chinese languages, and that this is an accurate translation of the original language document.

Executed on 24 April, 2018

Signed: 

Print name: (Charlotte) Xiaolan Lan